What is claimed is:

- 1. An electrical terminal, comprising:
 - a) a terminal body having a first end, a second end, and a longitudinal axis extending between the first and second ends;
 - b) an insertion structure positioned between the first and second ends of the terminal body, the insertion structure including arms spaced apart from the terminal body and extending generally parallel to the longitudinal axis of the terminal body, each of the arms including:
 - i) a push surface;
 - ii) an engagement surface oriented opposite the push surface.
- 2. The electrical terminal of claim 1, wherein the insertion structure includes three arms, each of the engagement surfaces of the three arms being located on a single plane generally perpendicular to the longitudinal axis of the terminal body.
- 3. The electrical terminal of claim 1, wherein the insertion structure includes a shoulder construction interconnecting each of the arms, the shoulder construction further defining the push surface of each of the arms.
- 4. The electrical terminal of claim 3, wherein the shoulder construction circumscribes a majority of the terminal body.
- 5. The electrical terminal of claim 3, further including first and second spring arms extending upward from the shoulder construction of the electrical terminal.
- 6. The electrical terminal of claim 1, wherein the insertion structure includes at least three arms, one of the arms being positioned on a side of the electrical terminal opposite the other arms.

- 7. The electrical terminal of claim 1, wherein the insertion structure has a C-shaped cross-section taken perpendicular to the longitudinal axis of the electrical terminal.
- 8. An electrical terminal, comprising:
 - a) a first section that receives an electrical contact;
 - b) a second section configured for insertion into a through hole of a circuit board, the second section including first and second pin members configured to retain the electrical terminal in the through hole of the circuit board;
 - c) a third section integral with the first and second section, the third section including:
 - a contact surface oriented generally perpendicular to the longitudinal axis, the contact surface being configured to receive a force applied to position the electrical contact within the through hole of the circuit board;
 - ii) at least three separate engagement surfaces opposite the contact surface, the engagement surfaces being configured to contact the circuit board to limit the depth of insertion of the electrical terminal within the through hole of the circuit board.
- 9. The electrical terminal of claim 8, wherein the contact surface includes a shoulder surface circumscribing a majority of the main body.
- 10. The electrical terminal of claim 9, wherein the first section includes first and second spring arms, the first and second spring arms extending upward from the shoulder surface of the electrical terminal.
- 11. The electrical terminal of claim 8, further including a plurality of projections extending from, and spaced apart from the third section of the electrical terminal.

- 12. The electrical terminal of claim 11, wherein at least one of the plurality of projections is located on a side of the electrical terminal opposite the other projections.
- 13. The electrical terminal of claim 8, wherein the engagement surfaces are located along a single plane generally perpendicular to the longitudinal axis of the electrical terminal.
- 14. The electrical terminal of claim 8, wherein the third section has a C-shaped cross-section taken perpendicular to the longitudinal axis of the electrical terminal.